



# ASSOCIATION FOR CONSUMER RESEARCH

---

Labovitz School of Business & Economics, University of Minnesota Duluth, 11 E. Superior Street, Suite 210, Duluth, MN 55802

## **Love and Consumption in Poor Families Headed By Lone Mothers**

Kathy Hamilton, University of Strathclyde, Scotland

Miriam Catterall, Queen's University, Belfast

This paper explores the role of love in consumer decision making and consumption in low-income families headed by lone mothers. Often consumption in such families revolves around children and mothers make considerable sacrifices to ensure their children's needs are met. Indeed, some mothers suppress own needs and desires, or place them on hold, until their children are older. Some children try to support their mothers either directly in terms of financial contribution, or indirectly by suppressing their desires for consumer goods. The findings are discussed with reference to research on love in family consumer decision making.

### **[to cite]:**

Kathy Hamilton and Miriam Catterall (2007) , "Love and Consumption in Poor Families Headed By Lone Mothers", in NA - Advances in Consumer Research Volume 34, eds. Gavan Fitzsimons and Vicki Morwitz, Duluth, MN : Association for Consumer Research, Pages: 559-564.

### **[url]:**

<http://www.acrwebsite.org/volumes/12588/volumes/v34/NA-34>

### **[copyright notice]:**

This work is copyrighted by The Association for Consumer Research. For permission to copy or use this work in whole or in part, please contact the Copyright Clearance Center at <http://www.copyright.com/>.

# Love and Consumption in Poor Families Headed By Lone Mothers

Kathy Hamilton, University of Strathclyde, Scotland

Miriam Catterall, Queen's University, Belfast

## INTRODUCTION

In the US, 32.3 million people are classified as poor, representing some 12% of the total population (Hill 2002a). In the UK, the General Consumer Council (2001) estimated that between 13 and 14 million people live in poverty. Lone parents, mainly lone mothers, account for a significant percentage of the poverty population (Field 1996). One in four families in the UK is headed by a lone parent and 62% of these families live on or below the poverty line (Gingerbread 2003). Despite their prevalence, low-income families and their consumption decisions are neglected in consumer research generally, and in family consumer research in particular. There is only a very small stream of research that focuses on the poorer consumer, mainly located within the sub-fields of macromarketing (Hill and Stephens 1997) and marketing and public policy (Andreasen 1993). Similarly, in family consumer research Ahuja and Stinson (1993) called for more attention to the fastest growing family type in the US, the female-headed single parent family.

In addition to bearing the burden for ensuring the family's financial survival, lone mothers are often stigmatized by other members of society. The tendency to view lone mothers as a homogeneous group facilitates the social construction of lone motherhood as a social problem (Kanji 2004). Yet Edin and Lein's (1997, 159) study of single mothers, many of them in extreme poverty, found "*surprising resilience and creativity in building strategies to help their children overcome poor life conditions.*" The study of lone mother headed families reported here supports this finding in the context of consumer decision making. Lone mothers try to ensure that their children are protected from the realities of living on a meager budget. In doing so, they either suppress their own needs and desires or place them on hold. Children may also contribute to the family coping effort directly through earned income or, indirectly by withholding their desires for consumer goods. Thus, by their actions lone mothers and their children demonstrate the potential strength of love influence on family decision making.

The paper begins with a review of literature on the poor as consumers and then goes on to consider decision making in family consumer behavior research. The methodology is then discussed with details of sampling, data collection and interpretation methods employed in the study. The study findings are presented and the subsequent discussion considers the significance of love as a driver of consumer decision making in families. Finally, the implications of the findings for family consumer research are discussed.

## LITERATURE REVIEW

Most studies with low-income consumers consider how they cope with poverty with an emphasis on how finance and other resources are accessed. There is little information regarding decisions on resource allocation within low-income families. Even in disciplines where poverty is a more vibrant research topic, there is a tendency to analyze poverty in terms of the financial circumstances of families and take little or no account of the distribution of expenditure within families (Millar and Glendinning 1992).

Low-income consumers often show great skills in exploiting their environments to exert some control within their lives and adapt to the financial realities with which they are faced (Hill and Stephens 1997). For example, the poor often turn to alternative sites

of acquisition for many essential household goods (Williams and Windebank 2001). People on limited incomes patronize car boot sales more frequently than other consumers (Stone, Horne and Hibbert 1996). Gregson, Crewe and Brooks (2002) found that charity shopping is often a necessity for impoverished consumers even though this involves a lot of time and effort to find adequate, good quality products.

Lone mothers frequently borrow money even though this compromises their independence (Edin and Lein 1997). Usually, they rely on cash help from members of their personal networks, such as absent fathers, boyfriends, relatives and friends. In the financial sector, credit unions and mail order credit (Ford and Rowlingson 1996) are important sources of credit, as are doorstep lenders and pawnbrokers. However, as financial circumstances worsen, households tend to move away from credit towards a more liquid form of budgeting (Ford and Rowlingson 1996).

Illicit income can be generated from legal activities in the form of informal work such as babysitting, or from illegal activities such as prostitution or selling drugs (Hill and Stephens 1997). Fryer (2005) found that men typically attempt to maximize income through illicit activity whereas women try to reduce expenditure through careful budgeting and economizing, exploitation of special offers, reduction in expectations of life, creative activities (for example, buying and restoring old furniture) and cultivation of social support. Social support from family and close friends, and from sources including churches and other non-profit associations, is an important resource asset for low-income consumers (Lee, Ozanne and Hill 1999).

The plurality of family structures has not been greatly recognized within the consumer research literature (Ekström 2004). Despite the changes in family structure, consumer researchers have largely neglected the issue of how alternative family forms influence consumer behavior (Rindfleisch, Burroughs and Denton 1997). Thus, little is known about the consumption patterns of lone parent families. Bates and Gentry (1994) studied stem families resulting from divorce and found that children are accorded "adult status" earlier. Ahuja and Stinson (1993), in their study of lone mother headed families, found that children's influence in this family type varies according to demographic characteristics of the family, the mother's sex role orientation, product type and stage in the decision making process. However, Geuens, Mast and De Pelsmacker (2002) found that contemporary family structures, such as single parent families and smaller families, have only a minor impact on children's influence on decision making. Studies of family consumer decision making have tended to consider abstract concepts, such as influence and power, rather than focusing on the tangible consumer behaviors of family members (Hall et al. 1995), such as how resources are spent and distributed within the family. Since family decisions are made within a private and intimate setting, it can be difficult for researchers to access this information.

## METHODOLOGY

In line with other consumer researchers (Darley and Johnson 1985), this study adopted a relative perspective on poverty and defined low-income consumers as lacking the resources necessary to participate in the normal customs of their society. However, to aid the selection of families for the study, the results of the Poverty and Social Exclusion Survey of Britain (Gordon et al. 2000) were

used as a guideline. This survey indicated that the income after tax needed each week to escape overall poverty averaged £239 for all households. Most of the families in the study were on incomes under £200 per week.

Purposeful sampling was used for this project, which involves the selection of information-rich cases that are used to provide in-depth information that is relevant to the purpose of the research. The study involved twenty-four female lone parent headed families. Families were selected from urban areas and all but three of the mothers were unemployed, one was employed full-time and two were in part-time jobs. Employed mothers were working in low-paid jobs. The interviews began in March 2004 and continued until May 2005.

In-depth interviews were held with the families. As poverty can affect the whole family unit, a family approach was adopted in that all households included at least one child under the age of 18. In 16 families, the mother was interviewed alone and in 8 families it was possible to arrange an interview with the mother and her children (aged 11 to 18). Family methodologies have not been widely used in consumer research (Ekström 2004). Poverty is often experienced within the social context of the family and as such, responses to poverty may be collaborative in nature. The interviewing of multiple family members permits a deeper understanding of the family dynamics in terms of each person's role and influence in consumption decisions. Given the private and personal nature of the research, interviews were carried out in respondents' homes to ensure a familiar and comfortable environment.

Hermeneutics was used to interpret the data. This is an iterative process, "in which a "part" of the qualitative data (or text) is interpreted and reinterpreted in relation to the developing sense of the "whole" (Thompson, Pollio and Locander 1994, 433). These iterations allow a holistic understanding to develop over time, as initial understandings are modified as new information emerges. First, each individual interview was interpreted. Secondly, separate interviews were related to each other and common patterns identified.

## FINDINGS

The study findings are presented under 3 sub-headings relating to ensuring children fit in, the price of fitting in and support from children.

### Ensuring Children Fit In

Many mothers in the study aimed to minimize the negative consequences of poverty for their children. Fear of social difference affected almost all the mothers, highlighting the strong social pressure they are under to ensure that their children do not stand out as being different from other children. Within the consumer society there is a large emphasis on designer brand names that have high brand awareness among children, even those younger than school age. One way that this is manifested is through the purchase of brand name clothing and footwear and many mothers felt pressurized into ensuring that their children had access to socially acceptable clothing.

Jackie: "Actually nearly all his friends wear brand name shoes so I wouldn't make my child stand out" (23, one child).

Lorraine: "It seems to be that it's the done thing to dress your kids in brand name clothing, I have to do it now; she has reached that age. For years I avoided brand names, but I was never going to make her stand out from the rest of them" (43, three children).

Sarah: "If I buy them cheap stuff they won't wear them, they're

only going to be laughed at in the street, you buy stuff for the kids so as they're not going to be bullied" (46, six children).

Previous research also suggests that it is not uncommon for children in low-income families to own branded clothing and they consider that if someone is wearing expensive-looking brand names they could not be poor (Elliott and Leonard 2004). However, this desire for brand name clothing can place families under financial stress. Some mothers turn towards credit in order to obtain the desired products.

Eva: "I have to shop from catalogues sometimes because you can pay it off. There's times I just couldn't go to the town and spend £30 or £40, I mean some of these Reeboks and all that Sarah [12 year old daughter] would want, I mean I couldn't take £35 out of my money, I can't do it" (45, three children).

Low-income consumers may be accused of acting irrationally because they spend their limited incomes on branded goods that may be deemed as luxuries rather than necessities. In some family interviews teenagers admitted that their peers would tease them if they did not wear the "right" clothes. The purchase of brand name clothing and footwear may be aimed at maintaining visible consumption whilst reducing expenditure in other less visible areas, such as food consumed within the home. Some parents commented that if they have to reduce expenditure it is food that is the most flexible.

Eva: "You have to pay your bills; you can't have no electric or no heating. You'd have to cut back, maybe instead of having a full dinner, you'd have maybe beans and toast or egg and chips instead of egg sausage and chips" (45, three children).

### The Price of Fitting In

The majority of the mothers said that obtaining what their children need and want is their main priority and consequently, even everyday family consumption is structured around the children. To illustrate, several mothers organize their own diet around their children's preferences with comments such as "I tend to buy what they eat and I would sort of skimp on my own stuff" and "I eat kids' food, I don't eat adult's food, I just eat what they're eating." As one lone mother described, this situation is also found with money allocated to clothing, "he [2 year-old son] gets a lot of my shopping money, he gets a lot of clothes. I can't afford to buy clothes for me and him."

Many parents in the study suppress their own needs to provide for their children. Indeed, some parents even implied that their lives were on hold as all their energy was aimed at caring for their children. Some parents choose to delay fulfilling their own ambitions and place their own desires secondary to those of their children.

Julie: "My lifestyle is very very budgeted, very sacrificing. It can be quite stressful... it amazes me how I can find the money to pay for some of the bills that I have like Holly's [5 year-old daughter] school bills... because she wants to be involved in loads of stuff for her school which costs a fortune" (24, one child).

While many families have to endure sacrifices in other areas to afford to buy the branded goods their children desire, others turn to unreported income. Janet is a 38-year-old lone mother with 3 children. Although she is receiving welfare payments, she supple-

ments this income with an unreported job in the local fast food outlet for which she receives cash-in-hand payment. Janet describes her experiences of benefit fraud as follows.

*"It's very hard and dangerous too. I've already been caught. You have to pay them back; I'll be paying £20 a month back until I'm 84 or something."*

This illicit work provides benefits over and above financial ones, such as the opportunity for social interaction and improving feelings of self-worth. As Janet states, *"it's good because you're meeting people and you're not stuck in the house."* However, the overriding reason for such work is the extra income it generates. Although Janet mentions the benefits of illicit income, she also implies that this is not a problem-free option. The stress and constant worry of being reported creates an emotional strain: *"I hate my life like this, looking over your shoulder all the time"* but *"I just want to be able to give the kids a bit more."*

Kochuyt (2004) discusses how exclusion from the marketplace can be countered by the inclusive effects of the family unit which is made into a back-up institution to fill the gaps created by the failures of the market and the insufficient safety nets of the welfare state. The subordination of individual needs to family needs demonstrates that the way in which resources are allocated amongst family members is unequal. As Kochuyt (2004, 145) suggests *"By imposing an 'artificial lack' of resources upon themselves, the parents create an 'artificial affluence' for their kids."* One reason for the prioritization of children's wants and needs is that mothers view their children as part of their extended self (Belk 1988). If mothers are judged based on their children, it follows that the well-being and appearance of children can be seen as an extension of concern about their individual identities. By providing children with increased possessions and opportunities, parents aim to prevent the reproduction of poverty in the next generation.

### Support from Children

Previous research suggests that children employ pre-mediated and well thought-out strategies to persuade parents to meet their consumption desires (Palan and Wilkes 1997). Often this involves overt influence attempts such as bargaining or repeated entreaty (Daly and Leonard 2002). This study demonstrates that the process of low-income children's influence does not necessarily result from overt direct persuasion strategies. Indeed, many of the children had an awareness of their family's financial situation and consequently curtailed demands for increased possessions. Rossiter (1978) pointed out the need to distinguish between direct influence and indirect influence whereby the former represents an active role based directly on the decision maker's own needs and the latter represents a passive role in which the decision maker takes another family member's needs indirectly into account. This study demonstrates how more passive forms of influence can be as powerful as overt persuasion tactics.

In some families, children play an active role in coping with financial constraints and are effective in contributing to the family's united coping effort. Take the example of Melissa, a mother to five children (all below the age of 7) who has faced extreme financial difficulties resulting in personal bankruptcy. Due perhaps to the severity of their financial circumstances, Melissa explained that her 6 and 7 year-old daughters understand the value of money. The following extract demonstrates how 7 year-old Debbie contributes to the coping effort.

*"I had no money at all and the girls were eating rice for breakfast and they were eating meatballs and crap food. And*

*I said, "look Debbie, whenever my money comes I will give you a fiver and you can go down to the shop and you can buy whatever you want," and she went down to the Co-op and brought up a pack of Variety [Breakfast] Cereal and two liters of milk and came back and put it all in bowls for everyone, God love her."*

Melissa's guilt over not being able to provide her children with good quality food encourages her to give her daughter money out of the limited budget. Given the extreme financial difficulty, this may appear irrational to outsiders. However, Melissa feels that this is an appropriate course of action in the circumstances. Additionally, in this case, the money is ultimately allocated to collective family consumption. Debbie understands the importance of necessities and uses her own pocket money in such a way as to benefit all members of the family. Additionally, although the pressure to display socially acceptable clothing does not escape Debbie, she rationalizes these choices by curtailing demands in other areas.

*"When they were getting their uniforms, we went out to get trainers and Debbie kept saying "no mummy it's ok, no mummy it's ok" and we came home that night and she said "you know what I would really want, do you remember those trainers with the big thick soles, they were Reebok mummy, could I not have them? I'll not get black shoes, I'll just get my trainers, I'll just get them."*

Melissa's financial situation is worse than the difficulties faced by many of the other families in the study. However, the evidence suggests that other young children are also capable of understanding financial constraints. Some children attempt to make a direct financial contribution to the household taking the form of both withdrawing money from savings accounts and contributing money earned from part-time employment. Sarah, mother to six children, (four under the age of 18) described how her 11 year-old daughter withdrew half of her savings from her credit union account to help the family.

*"One day I was stuck, she went and took, she only had a tenner and she went and took a fiver out of it for me."*

Teenage children who earn money from part-time employment can help the family both directly and indirectly. This is consistent with previous research that highlights children's resourcefulness in attempting to improve their family's situation by accessing part-time work (Ridge 2002). Some teenagers contribute directly to the household bills, for example, one informant described how her 16 year-old daughter contributes money towards the electricity bill. Similarly, in another family consisting of a lone mother with three children, the two older children had full time jobs meaning that all bills were split three ways. As well as direct financial contributions towards the maintenance of the household, teenagers with part-time employment also indirectly reduce the pressure placed on parents. In an interview with Janet and Pamela, a mother and her 16 year-old daughter, Pamela described how she is able to buy her own clothes with the money earned through her part-time job. Pamela now has her own income source and as a result is placing fewer demands on her mother.

In some families, especially those with older children, mothers expect their children to participate in the coping process. This does not always require a financial contribution but rather an understanding of the family's financial situation and the limitations that this entails. One way in which mothers achieve this is through open family communication to keep children informed of financial

circumstances. In an interview with Maria and her 17 year-old son, Ryan, Maria mentioned that both Ryan and her other children are “*made very aware of what we’ve got and what we haven’t got.*” As a result Ryan maintained that he does not place unrealistic demands on his mother, relieving pressure at special times such as Christmas. This is supported in the sociology literature as Daly and Leonard (2002) found that some children curtailed their demands for brand name clothes or alternatively sourced clothes with prices that fell within their families’ means.

The strategies can be categorized into those that involve a direct financial contribution to the household and those that indirectly alleviate financial pressure due to the reduced demands placed on parents.

## DISCUSSION

Previous family consumer research suggests that children influence the consumption choices of products for which they are the end user such as toys and breakfast cereals (Lackman and Lanasa 1993). This study shows how limited financial resources may actually increase children’s influence. These low-income children are at the centre of consumer decision making within the family, not only in relation to products that are used by them, but also in relation to products for other family members. As in this study, Kochuyt’s (2004) research with low-income families in Belgium also found that parents place children’s needs first, making considerable sacrifices in the process.

However, there is evidence in the study reported here that sacrifices for others are not confined to parents alone. There were many instances where children, though not all of them, put family needs above their own personal needs. This suggests that the family as a consuming unit provides a protective capsule against the risks of poverty by acting in a collaborative manner such that the available resources are distributed within the family on the basis of need. Of course, it could be argued that ‘need’ is perhaps an inappropriate term in this context. Many of the buying decisions in this study may appear irrational to more affluent consumers.

The poor are often accused of acting irrationally because they spend their limited incomes on products that society deems as unnecessary. Given their financial situation, it is assumed that the poor would be cautious shoppers and, consequently, actions that are not aimed at minimizing expenditure can be viewed as irrational. For example, Alwitt and Donley (1996) found that poor consumers prefer nationally branded goods and do not use generic or store brands any more than other shoppers. In this study, it may seem irrational to spend £40 on a pair of branded training shoes for a child, who may shortly outgrow them, when family financial resources are so meager. Furthermore, in order to buy these trainers, savings may be made by serving ‘*crap food*’ to the family and spending less of their resources on what is identified as essential products required for a healthy life (Firat and Dholakia 1998). Andreasen (1993) argued that people act rationally given their own circumstances. In this study one of the overriding aims of buying expensive branded goods and services is the protection of children in terms of potential stigmatization, social difference or bullying from peers, a rational decision given the circumstances.

Thus, current categories such as rational and irrational decisions and discretionary and non-discretionary spending need to be revisited when considering the behavior of poor consumers, as do hierarchy of needs frameworks that suggest consumers meet basic needs for food and shelter before buying the more discretionary ‘social’ goods, such as branded trainers. For low-income consumers spending on branded clothing and footwear is non-discretionary whereas with food spending, in terms of quantity and quality at least, there is some discretion. This suggests new categories for

low-income families of visible and invisible goods placed, perhaps, at either end of a continuum. Spending on visible goods and services will be towards the non-discretionary pole for it is through them that poor consumers present themselves to the world, giving added meaning to conspicuous consumption. Their lack is an indicator of poverty and the associated stigma and shame. By contrast, there is some discretion in invisible spending, which applies to goods and services consumed in the privacy of the home.

Findings demonstrate that both mothers and their children place the needs of other family members before their own needs, suggesting that love can be a driver of consumer decision making. Park, Tansuhaj and Kolbe (1991, 723) note that family consumer research has given little attention to emotions including love, affection, sympathy, intimacy, anger and guilt in consumer behavior. It seems also that family researchers in other disciplines give little attention to love. According to Bahr and Bahr (2001, 1234): “*The naming of love and sacrifice as essential concepts, even root metaphors, strikes the modern student of families as quaint, for neither term plays much part in today’s family theory.*” Certainly, it is difficult to find many instances in consumer research where love is theorized as a driver of consumer decision making.

Miller (1998) suggests shopping is not an individualistic act and that objects can be the means of creating or enhancing relationships of love between subjects. Belk and Coon (1993, 413) examine agapic love in the context of romantic love and gift giving but suggest that it may also apply to “*brotherly love, spiritual love, and parental or familial love,*” and also to non-gift purchases. Agapic love means that the giver is willing to make sacrifices and do anything for the recipient. More specific to impoverished consumers, Hill (2002b, 20) recognizes the potential of love driven behavior to improve the lives of the poor. Other-centered love involves behavior, “*designed to support and advance the quality of life of loved ones.*” He argues that other-centered love stems from individuals who believe that giving to others is an extension of their concern for their own families. It can also come from individuals outside the community who bring new resources to help alleviate poverty.

One of the difficulties in attributing love to consumer decision making is the slippage between terms such as other-centered, caring, self-sacrifice, altruism, emotion, agape and love, which, though not synonyms, could all be used to offer at least a partial description of behavior that places others’ needs before one’s own. Additionally, the “deconstruction” of many of these terms means that there is caution surrounding their use. For instance, self-sacrifice can have distinctly negative connotations when applied to the family. Feminist scholars argue that when sacrifice is employed in this context, it tends to be women who are expected to do the sacrificing—mothers with their children, daughters with elderly parents, and so on (Bahr and Bahr 2001). Similarly buyer behavior, like economics, rational choice theory and psychology, has difficulty in accepting ‘genuine’ altruistic or other-centered behavior since it is assumed that self-interest underpins action (Monroe 1994), perhaps more so in an era when it is widely accepted that consumers are increasingly individualistic.

## CONCLUSION

Contributions from this research are evident on a number of levels. First, poverty impacts on the family as a whole and, it follows, that responses to it have the potential to be more collaborative in nature. Parents often restrict or minimize their personal needs to satisfy children and children may suppress their desires and use their ‘own’ financial resources to buy items for other family members. Such collaborative consumption demonstrates the importance of using the family as a unit of analysis. Secondly, it

questions assumptions about the poor and the seeming irrationality of their buying decisions. It suggests that a new category of visible and non-visible goods and services may help explain some seemingly irrational buying decisions by poor consumers. Thirdly, it questions the predominant model of consumer decision making that assumes self-interest and suggests that love may be more of a driver of such decisions than current theory suggests. There are opportunities for further explication and development of love and terms used as synonyms in the consumer buying context. Finally, findings from this study may not be exclusive to low-income families. Regardless of income or marital status, mothers may suppress their own needs and desires, or place them on hold, until their children are older.

## REFERENCES

- Ahuja, Roshan D. and Stinson, Kandi M. (1993), "Female-Headed Single parent Families: An Exploratory Study of Children's Influence in Family Decision Making" *Advances in Consumer Research*, 20, pp. 469-474
- Alwitt, Linda F. and Donley, Thomas D. (1996), *The Low-Income Consumer, Adjusting the Balance of Exchange*, Thousand Oaks: CA. Sage
- Andreasen, Alan R. (1993), "Revisiting the Disadvantaged: Old Lessons and New Problems," *Journal of Public Policy and Marketing*, 12, 2, pp. 270-275
- Bahr, Howard and Bahr, Kathleen (2001), "Families and Self-Sacrifice: Alternative Models and Meanings for family Theory", *Social Forces*, 79, 4, pp. 1231-1258
- Bates, Myra Jo and Gentry, James W. (1994), "Keeping the Family Together: How We Survived the Divorce", *Advances in Consumer Research*, 21, pp. 30-34
- Belk, Russell W. (1988), "Possessions and the Extended Self," *Journal of Consumer Research*, 15, 2, pp. 139-168
- Belk, Russell W. and Coon, Gregory S. (1993), "Gift Giving as Agapic Love: An Alternative to the Exchange Paradigm Based on Dating Experiences," *Journal of Consumer Research*, 20 (Dec), pp. 393-417
- Daly, Mary and Leonard, Madeleine (2002), *Against All Odds: Family Life on a Low Income in Ireland*, Dublin, Combat Poverty Agency
- Darley, William K. and Johnson, Denise M. (1985), "A Contemporary Analysis of the Low Income Consumer: An International Perspective," in C.T. Tan and J.N. Sheth (eds.) *Historical Perspectives in Consumer Research: National and International Perspectives*, Provo, UT: Association for Consumer Research, pp. 206-210
- Edin, Kathryn and Lein, Laura (1997), *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*, New York, Russell Sage Foundation
- Elliott, Richard and Leonard, Clare (2004), "Peer Pressure and Poverty: Exploring Fashion Brands and Consumption Symbolism among Children of the "British Poor,"" *Journal of Consumer Behaviour*, 3, 4, pp. 347-359
- Ekström, Karin M. (2004), "Guest Editor's Introduction: Family Consumption," *Consumption, Markets and Culture*, 7, 3, pp. 185-190
- Field, Frank (1996), *Stakeholder Welfare*, London, IEA Health and Welfare Unit
- Firat, A. Fuat and Dholakia, Nikhilesh (1998), *Consuming People: From Political Economy to Theatres of Consumption*, London, Routledge
- Ford, J and Rowlingson, K. (1996), "Low-income Households and Credit: Exclusion, Preference and Inclusion," *Environment and Planning A*, 28, pp. 1345-1360
- Fryer, David (2005), "Income, Mental Health and Coping Strategies in Low Income and Unemployed Families," ESRC funded research project, www.regard.ac.uk
- General Consumer Council, Northern Ireland (2001), "Hungry for Change—Community Action to Tackle Food Poverty," *The Price of Being Poor*, Paper 1
- Geuens, Maggie, Mast, Gitte and De Pelsmacker, Partick (2002), "Children's Influence on Family Purchase Behavior: The Role of Family Structure," *Asia Pacific Advances in Consumer Research*, 5, pp. 130-135
- Gingerbread (2003), "Annual Review," London
- Gordon, David; Adelman, Laura; Ashworth, Karl; Bradshaw, Jonathan; Levitas, Ruth; Middleton, Sue; Pantazis, Christina; Patsios, Demi; Payne, Sarah; Townsend, Peter and Williams, Julie (2000), *Poverty and Social Exclusion in Britain*, York, Joseph Rowntree Foundation
- Gregson, Nicky; Crewe, Louise and Brooks, Kate (2002), "Shopping, Space, and Practice," *Environment and Planning D: Society and Space*, 20, pp. 597-617
- Hall, John; Shaw, Mike; Johnson, Melissa and Oppenheim, Peter (1995), "Influence of Children on Family Consumer Decision Making," *European Advances in Consumer Research*, 2, pp. 45-53
- Hill, Ronald Paul (2002a), "Stalking the Poverty Consumer: A Retrospective Examination of Modern Ethical Dilemmas," *Journal of Business Ethics*, 37, 2, pp. 209-219
- Hill, Ronald Paul (2002b), "Compassionate Love, Agape, and Altruism: A New Framework for Understanding and Supporting Impoverished Consumers," *Journal of Macromarketing*, 22, 1, pp. 19-31
- Hill, Ronald Paul and Stephens, Debra Lynn (1997), "Impoverished Consumers and Consumer Behavior: The Case of AFDC Mothers," *Journal of Macromarketing*, 17, 2, pp. 32-48
- Kanji, Shireen (2004), "The Route Matters: Poverty and Inequality Among Lone-Mother Households in Russia," *Feminist Economics*, 10, 2, pp. 207-225
- Kochuyt, Thierry (2004), "Giving Away One's Poverty. On the Consumption of Scarce Resources Within the Family," *The Sociological Review*, 52, 2, pp. 139-161
- Lackman, Conway and Lanasa, John M. (1993), "Family Decision-Making Theory: An Overview and Assessment," *Psychology and Marketing*, 10, 2, pp. 81-93
- Lee, Renee Gravois; Ozanne, Julie L. and Hill, Ronald Paul (1999), "Improving Service Encounters Through Resource Sensitivity: The Case of Health Care Delivery in an Appalachian Community," *Journal of Public Policy and Marketing*, 18, 2, pp. 230-248
- Millar, J. and Glendinning, C. (1992), "Invisible Women, Invisible Poverty," in C. Glendinning and J. Millar (eds.), *Women and Poverty in Britain: The 1990s*, Hemel Hempstead, Harvester Wheatsheaf
- Miller, Daniel (1998), *A Theory of Shopping*, Cambridge, Polity Press
- Monroe, Kristen R. (1994), "A Fat Lady in a Corset: Altruism and Social Theory," *American Journal of Political Science*, 38, 4, 861-893
- Park, Jong-Hee, Tansuhaj, Patriya S. and Kolbe, Richard H. (1991), "The Role of Love, Affection, and Intimacy in Family Decision Research," *Advances in Consumer Research*, 18, pp. 651-656
- Palan, Kay M. and Wilkes, Robert E. (1997), "Adolescent-Parent Interaction in Family Decision Making," *Journal of Consumer Research*, 24 (Sept), pp. 159-169

- Ridge, Tess (2002), "Childhood Poverty and Social Exclusion—Listening to Children's Voices," *Poverty*, No. 113, Child Poverty Action Group
- Rindfleisch, Aric and Burroughs, James, E. (1996), "The Changing American Family: Causes, Consequences and Considerations for Consumer Research," *Advances in Consumer Research*, 23, pp. 81-82
- Rossiter, John, R. (1979), "Children's Consumer Research: A Call for Rigor," *Advances in Consumer Research*, 6, pp 424-426.
- Stone, Jonathan; Horne, Suzanne and Hibbert, Sally (1996), "Car Boot Sales: A Study of Shopping Motives in an Alternative Retail Format," *International Journal of Retail and Distribution Management*, 24, 11, pp. 4-15
- Thompson, Craig J.; Pollio, Howard R. and Locander, Willam B. (1994), "The Spoken and the Unspoken: A Hermeneutic Approach to Understanding the Cultural Viewpoints that Underlie Consumers' Expressed Meanings," *Journal of Consumer Research*, 21, 3, pp. 432-452
- Williams, Colin C. and Windebank, Jan (2001), "Acquiring Goods and Services in Lower Income Populations: An Evaluation of Consumer Behaviour and Preferences," *International Journal of Retail and Distribution Management*, 29, 1, pp. 16-24